



Engage in hands-on activities that help buyers understand the different steps to sustainable home ownership.

**FREE Seminar**  
To register, call (202) 314-3422  
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### Who Should Attend?

- Housing professionals
- Housing counselors
- Home buyers

### Objectives:

Upon completion of this course, participants should be able to:

- Describe the conditions that led to the mortgage and foreclosure crisis
- Describe the evolving lending market, including governmental financial reform efforts
- Understand the foreclosure process
- Distinguish between the roles of those involved in the foreclosure process (i.e., servicers, investors, etc.)
- Identify various foreclosure prevention provider scams
- Learn about available government resources that address foreclosure prevention provider scams
- Describe the various stimulus programs and how they can help borrowers

### Instructors:

*Selected NFHTA faculty include:*

Stella Adams	Luisa Melgarejo
Kathleen Diebold	Michael Mitchell
Lloyd London	Darlene Newbern
Jeffrey May	Steve Tomkowiak

### October 2009

**Lending Discrimination	Oct 5-6	Los Angeles, CA
**Financial Aspects of Lending	Oct 7-9	Los Angeles, CA
**Lending Discrimination	Oct 19-20	Cleveland, OH
**Financial Aspects of Lending	Oct 21-23	Cleveland, OH
*Buyer Beware	Oct 19-20	Stockton, CA
*Preventing Foreclosure	Oct 21-23	Stockton, CA
**Lending Discrimination	Oct 19-20	Las Vegas, NV
**Financial Aspects of Lending	Oct 21-23	Las Vegas, NV
**Lending Discrimination	Oct 26-27	Ft. Worth, TX
**Financial Aspects of Lending	Oct 28-30	Ft. Worth, TX
**Lending Discrimination	Oct 26-27	Philadelphia, PA
**Financial Aspects of Lending	Oct 28-30	Philadelphia, PA

### November 2009

**Lending Discrimination	Nov 2-3	Salt Lake City, UT
**Financial Aspects of Lending	Nov 4-6	Salt Lake City, UT
**Preventing Foreclosure	Nov 2-4	Cleveland, OH
**Buyer Beware	Nov 5-6	Cleveland, OH
*Lending Discrimination	Nov 2-3	Miami, FL
*Financial Aspects of Lending	Nov 4-6	Miami, FL
*Buyer Beware	Nov 16-17	Los Angeles, CA
**Preventing Foreclosure	Nov 18-20	Los Angeles, CA
**Preventing Foreclosure	Nov 16-18	Miami, FL
**Buyer Beware	Nov 19-20	Miami, FL
**Lending Discrimination	Nov 16-17	Phoenix, AZ
**Financial Aspects of Lending	Nov 18-20	Phoenix, AZ

### December 2009

**Buyer Beware	Nov 30 – Dec 1	Salt Lake City, UT
**Preventing Foreclosure	Dec 2-4	Salt Lake City, UT
**Buyer Beware	Nov 30 – Dec 1	Philadelphia, PA
**Preventing Foreclosure	Dec 2-4	Philadelphia, PA
**Preventing Foreclosure	Dec 7-9	Ft. Worth, TX
**Buyer Beware	Dec 10-11	Ft. Worth, TX
**Buyer Beware	Dec 7-8	Phoenix, AZ
**Preventing Foreclosure	Dec 9-11	Phoenix, AZ

\*This course is available in English and Spanish

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